



DONELAN CLEARY  
WOOD & MASER, P.C.

RECORDATION NO. 18853-B FILED

June 18, 1999

JUN 18 '99

10-15AM

Recordation No. 18853-B

Dear Mr. Williams:

On behalf of Charter Financial, Inc., I submit for filing and recording under 49 U.S.C. § 11301(a) and the regulations applicable thereunder, executed counterparts of a secondary document, not previously recorded, entitled Release of Security Interest ("Full Release") dated May 21, 1999.

The executing party of the Full Release is:

Charter Financial, Inc.  
Merchant Bankers  
153 E. 53<sup>rd</sup> Street  
New York, NY 10022

- RELEASING PARTY

The said Full Release acts to release in full the security interest created by that certain Chattel Paper and Equipment Purchase Agreement (Limited Recourse) recorded under Recordation No. 18853-A and the Full Release should be recorded under the next available letter under Recordation No. 18853 which we believe will be "-B."

The equipment covered by the instant Full Release is all the equipment covered in and by the aforesaid Chattel Paper and Equipment Purchase Agreement (Limited Recourse).

A short summary of the Full Release to appear in the Surface Transportation Board Index is as follows:

"Full Release of security interest created in and by the Chattel Paper and Equipment Purchase Agreement (Limited Recourse) recorded under Recordation No. 18853-A."

Enclosed is a check in the amount of twenty-six dollars (\$26.00) in payment of the filing fee.

*Submitted to J. J. Hanrahan*

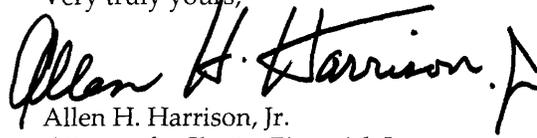
ATTORNEYS AND COUNSELORS AT LAW

1100 New York Avenue, Suite 750, N.W., Washington, D.C. 20005-3934, Tel: 202-371-9500, Fax: 202-371-0900

#6294

Once the filing has been made, please return to bearer the stamped counterpart(s) of the document not required for filing purposes, together with the letter/fee receipt from the Surface Transportation Board acknowledging the filing, and the two extra copies of this letter of transmittal.

Very truly yours,

A handwritten signature in black ink that reads "Allen H. Harrison, Jr." with a stylized flourish at the end.

Allen H. Harrison, Jr.  
*Attorney for Charter Financial, Inc.,  
for the purpose  
of this filing.*

Honorable Vernon A. Williams  
Secretary  
Surface Transportation Board  
Washington, D.C. 20423  
Enclosures

BY HAND

8376-020



SCHEDULE A  
Description of Agreements and Cars

Re: Chattel Paper and Equipment Purchase Agreement (Non-Recourse)  
made the \_\_\_\_ day of \_\_\_\_\_, 1994 by and between Atlantic  
& Western Railway, Limited Partnership and Charter Financial,  
Inc.

DESCRIPTION OF RAILCARS:

OLD NUMBERS (SOO NUMBERS)	NEW NUMBERS (M & B NUMBERS)	OLD NUMBERS (SOO NUMBERS)	NEW NUMBERS (M & B NUMBERS)
17500	9001	17678	9026
17504	9002	17682	9027
17506	9003	17684	9028
17518	9004	17708	9029
17528	9005	17728	9030
17530	9006	17736	9031
17536	9007	17742	9032
17546	9008	17746	9033
17548	9009	17748	9034
17550	9010	17754	9035
17558	9011	17770	9036
17560	9012	17784	9037
17564	9013	17790	9038
17576	9014	17800	9039
17586	9015	17804	9040
17590	9016	17808	9041
17600	9017	17812	9042
17608	9018	17820	9043
17618	9019	17828	9044
17622	9020	17834	9045
17636	9021	17836	9046
17638	9022	17840	9047
17640	9023	17846	9048
17648	9024	17764	9049
17652	9025	17570	9050

DD:cb

DISTRICT OF COLUMBIA) SS.:

CERTIFICATE OF TRUE COPY

I, Allen H. Harrison, Jr., a member of the Bars of the District of Columbia and the Commonwealth of Virginia, do hereby certify that I have compared the attached document with an executed original counterpart thereof and find the said attached copy to be in all respects a true, correct and complete copy of the aforesaid executed original counterpart.

In WITNESS WHEREOF, the undersigned has hereto affixed his signature this 17<sup>th</sup> day of June, 1999.

Allen H. Harrison Jr.

Subscribed and sworn to before me  
this 17<sup>th</sup> day of June, 1999

Diane G. Hauslein  
Notary Public, D.C.

My Commission Expires 9.30.01